

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (Previously Presented) A method for processing bill payment information, comprising:

processing information identifying a payee to whom a payer intends to electronically direct payment to thereby determine if bills of the payee are available electronically; and

if so determined, transmitting a notice to the payer that the bills of the payee are available electronically.

Claim 2 (Currently Amended) The method of claim 1, wherein the information is first information identifying the payee, and further comprising:

transmitting second information identifying the payee to the payer;

wherein the notice is transmitted to the payer with the transmitted second information identifying the payee.

Claim 3 (Previously Presented) The method of claim 1, further comprising:

storing the information identifying the payee in a data store;

wherein the processing of the information identifying the payee occurs one of (i) subsequent to and (ii) prior to the storing of the information identifying the payee.

Claim 4 (Previously Presented) The method of claim 1, further comprising:

if not so determined, subsequently processing the information to determine if the bills of the payee are available electronically; and

if so determined by the subsequent processing, transmitting the notice to the payer that the bills of the payee are available electronically.

Claim 5 (Currently Amended) The method of claim 1, wherein the processing of the information identifying the payee includes:

determining if the information identifying the payee corresponds to ~~the~~either information in a data store configured to store one of (i) information identifying payees that offer electronic bill presentment, (ii) information identifying payees that have presented at least one electronic bill, and (iii) electronic billing information.

Claims 6 and 7 (Cancelled)

Claim 8 (Previously Presented) The method of claim 1, further comprising: receiving, responsive to the transmitted notice, a request from the payer to receive the bills of the payee electronically.

Claim 9 (Previously Presented) The method of claim 1, further comprising: subsequent to determining that bills of the payee are available electronically, further processing the information identifying the payee to determine if electronic billing information for the payer and associated with the payee is stored in a first data store configured to store electronic billing information; and
if so determined, transmitting to the payer a further notice that the stored electronic billing information for the payer is available.

Claim 10 (Previously Presented) The method of claim 9, wherein the further processing of the information includes:

determining if the information identifying the payer is included in a second data store configured to store information identifying payers having stored billing information in the first data store.

Claim 11 (Previously Presented) The method of claim 1, wherein the information identifying the payee is first information, the payee is a first payee of a plurality of payees and the payer is a first payer of a plurality of payers, and further comprising:

storing, in each of a plurality of first data stores, each first data store being associated with one of the plurality of payers, second information identifying at least one payee to whom the associated payer intends to electronically direct payment;

receiving, from a second of the plurality of payees, an electronic bill for each of a subset of the plurality of payers, including a second payer;

processing the received electronic bills to determine if the second payee is included in a second data store storing third information identifying those payees that have presented at least one electronic bill; and

if not so determined, storing third information identifying the second payee in the second data store.

Claim 12 (Currently Amended) The method of claim 11, further comprising:

identifying, if the second payee is determined not to be included in the second data store, those of the plurality of first data stores in which the stored second information identifies the second payee; and

~~storing fourth information indicative of availability of the electronic bill of the second payee in each of the identified first data stores~~transmitting a notice, to the payer associated with each of the identified first data stores, that bills of the second payee are available electronically.

Claim 13 (Currently Amended): The method of claim 11, further comprising:

determining, if the second payee is determined not to be included in the second data store, if the second payee is included in a third data store storing fourth information identifying each payee included in any of the plurality of first data stores ~~and storing fifth information identifying those payers associated with each of the payees included in the third data store;~~

identifying those payers associated with the second payee in the third data store, if the stored fourth information identifies the second payee; and

~~storing sixth information indicative of availability of the electronic bill of the second payee in each of the plurality of first data stores associated with the identified~~

payer transmitting a notice to each of the identified payers that bills of the second payee are available electronically.

Claim 14 (Previously Presented) The method of claim 11, further comprising:
storing the received electronic bill for each of the subset of payers; and
transmitting a notice to the second payer that the electronic bill of the second payee is available.

Claim 15 (Previously Amended) The method of claim 11, further comprising:
determining if one of the plurality of first data stores is associated with the second payer;

if so determined, determining if second information identifying the second payee is included in the one of the plurality of first data store determined to be associated with the second payer;

if so determined, storing fourth information indicative of availability of the electronic bill of the second payee in the first data store determined to be associated with the second payer.

Claim 16 (Currently Amended) The method of claim 15, further comprising:
presenting the received electronic bill of the second payee to the second payer;
determining if the second payer is included in a third data store storing fifth information identifying payers ~~which~~who have been presented electronic bills; and
if not so determined, storing fifth information identifying the second payer in the third data store.

Claim 17 (Previously Presented) The method of claim 16, further comprising:
determining if the second payee is included in a fourth data store storing sixth information identifying each payee included in any of the plurality of first data stores and seventh information identifying those of the payers associated in any of the plurality of first data stores with each of the payees identified in the sixth information;

if so determined, determining if the second payer is associated with the second payee in the fourth data store, and if not so determined, storing seventh information identifying the second payer in the fourth data store in association with the second payee.

Claim 18 (Previously Presented) A system for processing bill payment information, comprising:

a processor configured to process information identifying a payee to whom a payer intends to electronically direct payment to thereby determine if bills of the payee are available electronically, and if so, to direct a notice to be transmitted to the payer notifying the payer that the bills of the payee are available electronically; and
a communications port configured to transmit the notice.

Claim 19 (Currently Amended): The system of claim 18, wherein:

the information is first information identifying the payer;

the processor is further configured to direct that second information identifying the payee be transmitted to the payer; and

the communication portion is further configured to transmit the second information identifying the payee to the payer in accordance with the processor directive.

Claim 20 (Previously Presented) The system of claim 18, further comprising:

a first data store;

wherein the processor is further configured to store the information identifying the payee in the first data store and to process the information identifying the payee at one of (i) subsequent to and (ii) prior to the storing the information.

Claim 21 (Previously Presented) The system of claim 19, wherein the processing of the information identifying the payee determines that the bills of the payee are not available electronically, and the processor is further configured to:

subsequently process the information identifying the payee and thereby determine that the bills of the payee are available electronically and to direct transmission, to the payer, of the information identifying the payee and the notice that the bills of the payee are available electronically based on the determination that the bills of the payee are available electronically.

Claim 22 (Previously Presented) The system of claim 18, further comprising:
a first data store configured to store information identifying payees that offer electronic bill presentment;

wherein the processor is further configured to determine if bills of the payee are available electronically by determining if the identified payee is included in the first data store.

Claim 23 (Previously Presented) The system of claim 18, further comprising:
a first data store configured to store information identifying payees that have presented at least one electronic bill;

wherein the processor is further configured to determine if bills of the payee are available electronically by determining if the identified payee is included in the first data store.

Claim 24 (Previously Presented) The system of claim 18, further comprising:
a first data store configured to store electronic bills;

wherein the processor is further configured to determine if bills of the payee are available electronically by determining if electronic bills of the identified payee are included in the first data store.

Claim 25 (Previously Presented) The system of claim 18, wherein:
the processor is further configured to receive, responsive to the transmitted notice, a request from the payer to receive the bills of the payee electronically and to cause the payee to be notified of the request.

Claim 26 (Previously Presented): The system of claim 18, further comprising:
a first data store configured to store electronic billing information;
wherein the processor is further configured to further process the information identifying the payee to determine if an electronic bill of the identified payee for the payer is stored in the first data store, and if so, to direct a further notice to be transmitted to the payer notifying the payer that the stored electronic bill is available.

Claim 27 (Previously Presented) The system of claim 26, further comprising:
a second data store configured to store information identifying payers having an electronic bill stored in the first data store;
wherein the further processing includes determining if information identifying the payer is included in the second data store.

Claim 28 (Previously Presented) The system of claim 18, wherein the information identifying the payee is first information, the payee is a first payee of a plurality of payees and the payer is a first payer of a plurality of payers, and further comprising:
a plurality of first data store, each associated with a different one of the plurality of payers and configured to store second information identifying at least one of the plurality of payees to whom the associated payer intends to electronically direct payment; and
a second data store configured to store third information identifying those of the plurality of payees that have presented at least one electronic bill;
wherein the processor is further configured to receive, from a second of the plurality of payees, electronic bills for a subset of the plurality of payers including a second payer, and to process the received electronic bills to determine if the second payee is included in the second data store, and if not, to store third information identifying the second payee in the second data store.

Claim 29 (Previously Presented) The system of claim 28, wherein:
wherein each of the first data stores is further configured to store fourth information indicating availability of electronic bill presentment from each of the identified at least one payee;
the processor is further configured to identify, if the second payee is determined not to be included in the second data store, those of the first plurality of data store in which second information identifying the second payee is stored and to store fourth information indicating the availability of electronic bill presentment from the second payee in each of the identified first data stores.

Claim 30 (Previously Presented) The system of claim 28, further comprising:
a third data store configured to store fifth information identifying each payee identified in any of the plurality of first data stores and sixth information identifying those of the plurality of payers associated with each of the payees identified in the third data store;
wherein the processor is further configured to determine, if the second payee is determined not to be included in the second data store, if the second payee is included in the third data store, and if so, to identify those payers associated with the second payee in the third data store and to store fourth information indicating the availability of electronic bill presentment from the second payee in each of the plurality of first data stores associated with the identified payers.

Claim 31 (Previously Presented) The system of claim 28, wherein:
the processor is further configured to store the received electronic bills of the second payee; and to direct a notice to be transmitted to the second payer that the electronic bill of the second payee is available for electronic bill presentment.

Claim 32 (Currently Amended) The system of claim 31, wherein:
each of the plurality of first data stores is further configured to store fourth information indicative of available electronic bill information for the associated payer;

and

the processor is further configured to determine if one of the plurality of first data stores is associated with the second payer, and if so, to determine if second information identifying the second payee is included in the one first data ~~stores~~store associated with the second payer, and if so, to store fourth information indicative of the electronic bills of the second payee being available for electronic bill presentment in the one first data store associated with the second payer.

Claim 33 (Currently Amended) The system of claim 32, further comprising:
a third data store configured to store fifth information identifying those of the plurality of payers ~~which~~who have been presented electronic bills;

wherein the processor is further configured to determine if the second payer is included in the third data store, and if not, to store fifth information identifying the second payer in the third data store.

Claim 34 (Previously Presented) The system of claim 33, further comprising:
a fourth data store configured to store sixth information identifying each payee included in any of the plurality of first data stores and seventh information identifying those of the plurality of payers associated with each of the payees identified in the fourth data store;

wherein the processor is further configured to determine if the second payee is included in the fourth data store, and if so, to determine if the second payer is associated with the second payee in the fourth data store, and if so, to store fourth information indicative of the electronic bill of the second payee being available for electronic bill presentment in the one first data store associated with the second payer.

Claim 35 (Previously Presented) An article of manufacture for processing bill payment information, the article of manufacture comprising:

a computer readable medium; and
computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

process information identifying a payee to whom a payer intends to electronically direct payment to thereby determine if bills of the payee are available electronically; and transmit, if so determined, a notice to the payer that the bills of the payee are available electronically.

Claim 36 (Currently Amended) The article of manufacture according to claim 35, wherein the information is first information identifying the payee, and the computer programming further causes the computer to operate so as to:

transmit second information identifying the payee to the payer;
wherein the notice is transmitted to the payer with the transmitted second information identifying the payee.

Claim 37 (Previously Presented) The article of manufacture according to claim 35, wherein the computer programming further causes the computer to operate so as to:

store the information identifying the payee in a data store;
wherein the processing of the information occurs one of (i) subsequent to and (ii) prior to the storing of the information identifying the payee.

Claim 38 (Previously Presented) The article of manufacture according to claim 35, wherein the computer programming further causes the computer to operate so as to:

if not so determined, subsequently process the information identifying the payee to determine if the bills of the payee are available electronically; and
if so determined based on the subsequent processing, transmit, to the payer, the notice that the bills of the payee are available electronically.

Claim 39 (Previously Presented) The article of manufacture according to claim 35, wherein the computer programming further causes the computer to operate so as to:

determine if the information identifying the payee is included in a data store configured to store information identifying payees that offer electronic bill presentment in order to determine if bills of the payee are available electronically.

Claim 40 (Previously Presented) The article of manufacture according to claim 35, wherein the computer programming further causes the computer to operate so as to:

determine if the information identifying the payee is included in a data store configured to store information identifying payees that have presented at least one electronic bill in order to determine if bills of the payee are available electronically.

Claim 41 (Previously Presented) The article of manufacture according to claim 35, wherein the computer programming further causes the computer to operate so as to:

determine if the bills of the payee are available electronically by determining if the information identifying the payee is included in a data store configured to store electronic billing information.

Claim 42 (Currently Amended) The article of manufacture according to claim 35, wherein the computer programming further causes the computer to operate ~~to so~~ as to receive, responsive to the notice, a payor request to receive the bills of the payee electronically, and to direct that the payee be notified of the request.

Claim 43 (Previously Presented) The article of manufacture according to claim 35, wherein the computer programming further causes the computer to operate so as to:

further process the information identifying the payee to determine if electronic

billing information for the payer and associated with the payee, is stored in a first data store configured to store electronic billing information; and

if so, transmit to the payer a further notice that the stored electronic billing information is available.

Claim 44 (Previously Presented) The article of manufacture according to claim 43, wherein the computer programming further causes the computer to operate so as to:

determine if the information identifying the payer is included in a second data store configured to store information identifying payers having electronic billing information stored in the first data store.

Claim 45 (Previously Presented) The article of manufacture according to claim 35, wherein the information identifying the payee is first information, the payee is a first of a plurality of payees and the payer is a first of a plurality of payers, further causes the computer to operate so as to:

store, in a plurality of first data stores, each associated with one of the plurality of payers, second information identifying at least one payee to whom the associated payer intends to electronically direct payment;

receive, from a second of the plurality of payees, an electronic bill for a second of the plurality of payers;

process the received electronic bill to determine if the second payee is included in a second data store storing third information identifying those of the plurality of payees that have presented at least one electronic bill; and

if not, store third information identifying the second payee in the second data store.

Claim 46 (Currently Amended) The article of manufacture according to claim 45, wherein the computer programming further causes the computer to operate so as to:

identify, if the second payee is determined not to be included in the second data

store, those of the plurality of first data stores in which second information identifying the second payee is stored; and

~~store fourth information indication of availability of electronic bills of the second payee in each of the identified first data stores~~transmit a notice, to the payer associated with each of the identified first data stores, that bills of the second payee are available electronically.

Claim 47 (Currently Amended) The article of manufacture according to claim 45, wherein the computer programming further causes the computer to operate so as to:

determine, if the second payee is determined not to be included in the second data store, if the second payee is included in a third data store storing fourth information identifying each payee included in any of the plurality of first data stores ~~and fifth information identifying those of the plurality of payers associated with each of the first data stores including the payees identified in the third data store;~~

identify those payers associated with the second payee in the third data store, if fourth information identifying the second payee is stored in the third data store; and

~~store sixth information indicative of availability of electronic bills of the second payee in each of the plurality of first data stores associated with the identified payer~~transmit a notice to each of the identified payers that bills of the second payee are available electronically.

Claim 48 (Previously Presented) The article of manufacture according to claim 45, wherein the computer programming further causes the computer to operate so as to:

store the received electronic bill; and

transmit a notice to the second payer that the electronic bill is available.

Claim 49 (Previously Presented) The article of manufacture according to claim 45, wherein the computer programming further causes the computer to operate so as to:

determine if one of the plurality of first data stores is associated with the second payer;

if so, determine if second information identifying the second payee is included in the one first data store associated with the second payer;

if so, store fourth information indicative of the electronic bill of the second payee being available in the one first data store associated with the second payer.

Claim 50 (Currently Amended) The article of manufacture according to claim 49, wherein the computer programming further causes the computer to operate so as to:

store fifth information identifying payers ~~which~~who have been presented electronic bills in a third data store;

determine if fifth information identifying the second payer is included in the third data store; and

if not, store fifth information identifying the second payer in the third data store.

Claim 51 (Previously Presented) The article of manufacture according to claim 50, wherein the computer programming further causes the computer to operate so as to:

determine if the second payee is included in a fourth data store storing sixth information identifying each payee included in any of the plurality of first data stores and seventh information identifying those of the payers associated in any of the plurality of first data stores with each of the payee identified in the sixth information;

if so, determine if the second payer is associated with the second payee in the fourth data store, and if not, store seventh information identifying the second payer in the fourth data store associated with the second payee.

Claim 52 (Currently Amended) The method of claim 1, further comprising:

receiving from a payer, via a network, an instruction to pay a bill of a payee, wherein the information identifying the payee is received in association with the received instruction;

wherein processing the information identifying the payee includes accessing a data store having other information identifying payees offering electronic bill presentment to determine, based on the received information identifying the payee, if the payee is included in the data store.

Claim 53 (Previously Presented) The method of claim 52, further comprising: receiving, from the payer, a request to receive electronic bills from the payee; and notifying the payee of the payer request to receive the electronic bills.

Claim 54 (Cancelled)

Claim 55 (Previously Presented) The method of claim 52, further comprising: transmitting to the payer a plurality of electronic bill presentment options; receiving, from the payer, a selection of one of the plurality of options; and transmitting the selection to the payee.

Claim 56 (Previously Presented) The method of claim 52, wherein the data store is a first data store, and further comprising:

accessing a second data store having other information identifying stored electronic billing information to determine if the other information identifies electronic billing information for the payer; and

notifying the payer of the identified stored electronic billing information determined to be for the payer.

Claim 57 (Previously Presented) The method of claim 56, further comprising: receiving a request from the payer for the identified stored electronic billing information.

Claim 58 (Cancelled)

Claim 59 (Previously Presented) The method of claim 8, further comprising:
notifying the payee of the received request.